

# Homeowners Insurance Shopping Checklist



- ☐ What policy do you sell the most?
- ☐ What policy has the most coverage?
- ☐ How are the policies different?
- ☐ What kinds of water damage does the policy cover?
- ☐ Should I get flood insurance?
- ☐ Do you offer flood insurance?
- ☐ Is wind or hail coverage excluded?
- ☐ What types of business uses are not covered? (Ex. Am I covered if I or a family member: 1) work from home; 2) host parties for a business at home; 3) care for other people's children in the home; or 4) rent my home out for others to use?)
- ☐ Will I have coverage for my electronics (laptops, tablets, TVs, smart phones, etc.)?
- ☐ Is coverage available for special items like jewelry, fine art, or guns?
- ☐ What endorsements do most people buy for additional coverage?
- ☐ Do any endorsements on this policy reduce coverage?
- ☐ How much will these endorsements cost or save me?
- ☐ Are any claims under this policy paid on an actual cash (ACV) vs. replacement cost (RCV) basis? If yes, is RCV available?
- ☐ What deductibles do you offer?
- ☐ Does this policy have a higher deductible for hurricanes and tropical storms?
- ☐ How much do the different deductibles change my payment?
- ☐ What discounts are available?
- ☐ Do I have to pay any fees not included in the quoted premium?
- ☐ What will my total payment be?

Learn more about residential property insurance at: [www.opic.texas.gov](http://www.opic.texas.gov)